

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Case No. 23-10409 JCM**

**Eleanor M. Cherpak  
Debtor**

**Chapter 13**

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**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated August 8, 2023
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in

payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ **Other:** The Debtor will surrender her interest in the 2017 Hyundai Elantra which was totaled in a car accident.

The Debtor will continue to make payments of \$1408 starting in May 2025 with zero arrears.

Courts Claim #4 was paid by insurance, and the Trustee will close out this claim. All prior payments were proper and are ratified.

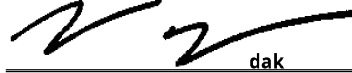
**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 16th day of May, 2025

Dated: May 16, 2025



dak

The Honorable John C. Melaragno  
United States Bankruptcy Court

SIGNED

5/16/25 8:28 am

CLERK

U.S. BANKRUPTCY

COURT - WDPA

Stipulated by:

/s/Rebeka A. Seelinger  
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Eleanor M. Cherpak  
Debtor

Case No. 23-10409-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: May 16, 2025

Form ID: pdf900

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db	+ Eleanor M. Cherpak, 1147 W 23rd Street, Erie, PA 16502-2332
cr	+ Tendto Credit Union, 1915 East 36th Street, Erie, PA 16510-2663
15626530	+ Helix Op Co LLC, Attention 6782, PO Box 3484, Toledo, OH 43607-0484
15632657	+ Tendto Credit Union, Carol F. Layton, Payment Solutions Manager, 1915 East 36th Street, Erie, PA 16510-2663
15626534	+ Tendto Credit Union, 1129 State St, Erie, PA 16501-1911

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15626524	^ MEBN	May 17 2025 00:10:39	Allegheny Health Network, PO Box 645904, Pittsburgh, PA 15264-5257
15626525	Email/Text: EBN@brockandscott.com	May 17 2025 00:20:00	Brock & Scott PLLC, 2011 Renaissance Blvd, Suite 100, King of Prussia, PA 19406
15626526	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2025 00:36:58	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15634941	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2025 00:38:20	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15626527	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 17 2025 00:20:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15628164	Email/Text: mrdiscen@discover.com	May 17 2025 00:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15626528	+ Email/Text: mrdiscen@discover.com	May 17 2025 00:20:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15644589	Email/Text: Bankruptcy@Freedommortgage.com	May 17 2025 00:20:00	Freedom Mortgage / Attn: Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15626529	+ Email/Text: Bankruptcy@Freedommortgage.com	May 17 2025 00:20:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15626531	Email/Text: sbse.cio.bnc.mail@irs.gov	May 17 2025 00:20:00	Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114
15626532	Email/Text: Bkynotices@lendingpoint.com	May 17 2025 00:20:00	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144
15627349	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2025 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15645203	Email/Text: bnc-quantum@quantum3group.com	May 17 2025 00:20:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-1

User: auto

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Date Rcvd: May 16, 2025

Form ID: pdf900

Total Noticed: 20

15647842 Email/Text: bnc-quantum@quantum3group.com

May 17 2025 00:20:00

Quantum3 Group, LLC as agent for, Sadino  
Funding LLC, PO Box 788, Kirkland, WA  
98083-0788

15626533 Email/Text: amieg@stcol.com

May 17 2025 00:20:00

State Collection Service Inc, 2509 S Stoughton Rd,  
PO Box 6250, Madison, WI 53716

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Nicholas R. Pagliari	on behalf of Creditor Tendto Credit Union npagliari@mijb.com sburick@mijb.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Eleanor M. Cherpak rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6